

Drawn By: William R. Echols, 7301 Carmel Executive Park, Suite 304, Charlotte, NC 28226.

Mail To: Grantee,

Revenue Stamps: \$ 166.00 CHL #21935969/James

Tax Code: 4728A011

NORTH CAROLINA SPECIAL WARRANTY DEED

THIS DEED made this 11th day of June, 2004, by and between

BANK OF NEW YORK as Trustee for the Certificate Holders of Mortgage Pass Through Trust 2003-S & D 1

party of the first part, hereinafter referred to as "Grantor"; and

Tamera M. Tuttle

Tax mailing address:

7545 Greenmeadow Drive Tobaccoville, NC 27050

of the County of Forsyth, State of North Carolina, party of the second part, hereinafter referred to (whether one or more) as "Grantee";

WITNESSETH

That the Grantor, in consideration of the sum of One Hundred Dollars (\$100.00) and other valuable considerations, to the Grantor paid by the Grantee, the receipt of which is hereby acknowledged, has bargained and sold, and by these presents does grant, bargain, sell and convey unto Grantee, Grantee's heirs, successors and assigns, all of that certain tract of land lying and being in the County of Forsyth, State of North Carolina, and being more particularly described as follows:

Being all of Lot 11 as shown on a recorded plat entitled "THE MEADOWS, SECTION TWO", as developed by the Fortis Corporation, said map being drawn by Otis A. Jones Surveying Company, Inc. and recorded in Plat Book 28, at Page 26, in the Office of the Register of Deeds of Forsyth County, North Carolina, to which reference is hereby made for a more particular description. Property address: 7545 Greenmeadow Drive, Tobaccoville, NC 27050.

By accepting this Special Warranty Deed, Grantee acknowledges that he has had adequate opportunity to inspect the property conveyed herein as well as all improvements located thereon. Except as specifically set forth in this Special Warranty Deed, this conveyance is made without warranty or representation, either express or implied, and is on an "as is" and "where is" basis.

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.TO HAVE AND TO HOLD the aforesaid tract of land and all improvements thereon, and all privileges and appurtenances thereto belonging to the Grantee, Grantee's heirs, successors and assigns in fee simple.

And the Grantor, covenants with the Grantee, that Grantor has done nothing to impair such title as Grantor received, and Grantor will warrant and defend the title against the lawful claims of all persons claiming by, under or through Grantor, except for usual easements and restrictions which may appear of record and the lien of ad valorem taxes for the current year.

Being the same property deeded to Grantor by deed duly recorded in the Forsyth Public Registry in Book 2437 at Page 2057.

IN WITNESS WHEREOF, the Grantor through it's Board of Directors has caused this document to be executed by it's Attorney-In-Fact the day and year first above written.

BANK OF NEW YORK as Trustee for the Certificate Holders of Mortgage Pass Through Trust 2003-S & D 11 by COUNTRYWIDE HOME LOANS SERVICING, LP. It's Attorney-InfFact

BY:

Janet Palomina, Asst Vice President of Countrywide GP, Inc.,

General Partner

STATE OF CALIFORIA, COUNTY OF VENTURA

I, the undersigned, a Notary Public of the County and State aforesaid, do hereby certify that Janet Palomino, personally came before me this day and being by me duly sworn, acknowledged that (s)he is (Assistant) Vice President for Countrywide GP, Inc., General Partner of Countrywide Home Loans Servicing, LP, Attorney-In-Fact for Bank Of New York As Trustee aforesaid and that (s)he executed the foregoing and annexed instrument for and in behalf of the said General Partner by authority duly given and as the act of the corporation in behalf of Countrywide Home Loans Servicing, LP as Attorney-In-Fact. The authority for Countrywide Home Loans Servicing, LP to act as Attorney-In-Fact for Bank Of New York As Trustee aforesaid is contained in that instrument recorded in the Forsyth County Public Registry in Book sat Page

WITNESS my hand and official stamp or seal this 11th day of June, 2004.

My commission expires: August 17, 2007

SUSAN BIEGLER Commission # 1435328 Notary Public - California Ventura County My Comm. Expires Aug 17, 2007

(Notary Seal)

The foregoing certificate(s) of: Sudan NP(s) is certified to be correct at the date of r